



5-10-05

IFCU

Attorney Docket No. 030677

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: :
Woodruff et al. :
Application No.: 10/689,135 : SYSTEM AND METHOD FOR
Filing Date: October 20, 2003 : INCREASING AN AMOUNT OF A
Art Unit: 3624 : SECURITY AVAILABLE FOR BORROW

INFORMATION DISCLOSURE STATEMENT

May 9, 2005

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants, in accordance with the duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the references listed on the accompanying form PTO/SB/08A.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information*

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Disclosure Statement "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully submitted,

Date:

May 9, 2005

A handwritten signature in cursive script that reads "Robert A. Muha".

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